

**Information to identify the case:**

Debtor 1	<u>Kristen M Almanza</u>	Social Security number or ITIN	xxx-xx-5022
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 19-16053-KCF			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Kristen M Almanza

6/28/19

**By the court:** Kathryn C. Ferguson  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Kristen M Almanza  
 Debtor

Case No. 19-16053-KCF  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jun 28, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2019.

db  
 518142070 +Kristen M Almanza, 35 Raintree Drive, Hamilton, NJ 08690-3351  
 EDFinancial Services, Dept. 888055, Knoxville, TN 37922  
 518142074 +MRS BPO, LLC., 1930 Olney Avenue, Cherry Hill, NJ 08003-2016  
 518142075 +National Credit Adjust, 327 W. 4th Street, Hutchinson, KS 67501-4842  
 518142078 Roundpoint Mortgage Servicing Corporatio, P.O. Box 674150, Dallas, TX 75267-4150  
 518142079 +Schachter & Portnoy, 3490 U.S. Route 1 South, Princeton, NJ 08540-5920  
 518142080 +Service Credit Union, 3003 Lafayette Road, Portsmouth, NH 03801-5904  
 518142084 +USCB America, 355 Grand Ave, Suite 3200, Los Angeles, CA 90071-1591

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jun 29 2019 01:25:15 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jun 29 2019 01:25:11 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 518142066 E-mail/Text: bankruptcy@cavps.com Jun 29 2019 01:25:41 Cavalry Portfolio Services, LLC,  
 P.O. Box 27288, Tempe, AZ 85282-7288  
 518142067 +EDI: RCSFNBMARIN.COM Jun 29 2019 04:48:00 Credit One Bank, PO Box 98875,  
 Las Vegas, NV 89193-8875  
 518142068 +E-mail/Text: bankruptcy@cashcentral.com Jun 29 2019 01:25:44 DFS/CASH CENTRAL OF CA,  
 84 E 2400 N, North Logan, UT 84341-2902  
 518142069 +EDI: DCI.COM Jun 29 2019 04:48:00 Diversified Consultant, 10550 Deerwood Park Blvd,  
 Jacksonville, FL 32256-0596  
 518142071 +E-mail/Text: bncnotices@becket-lee.com Jun 29 2019 01:24:19 Kohls,  
 N56 W. 17000 Ridgewood Drive, Menomonee Falls, WI 53051-7096  
 518142072 +E-mail/Text: bk@lendingclub.com Jun 29 2019 01:25:52 Lending Club Corp.,  
 71 Stevenson Street, Suite 300, San Francisco, CA 94105-2985  
 518142073 EDI: TSYS2.COM Jun 29 2019 04:48:00 Macy's, PO Box 8218, Mason, OH 45040-8218  
 518142076 +E-mail/Text: bnc@nordstrom.com Jun 29 2019 01:24:24 Nordstrom/TD, 13531 E. Caley Avenue,  
 Englewood, CO 80111-6505  
 518142077 E-mail/Text: colleen.atkinson@rmscollect.com Jun 29 2019 01:26:18 RMS, PO Box 73810,  
 North Chesterfield, VA 23235-8047  
 518144069 +EDI: RMSC.COM Jun 29 2019 04:48:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,  
 PO Box 41021, Norfolk, VA 23541-1021  
 518142083 EDI: USAA.COM Jun 29 2019 04:48:00 USAA Savings Bank, P.O. Box 33009,  
 San Antonio, TX 78265-3009  
 518142082 EDI: USAA.COM Jun 29 2019 04:48:00 USAA Savings Bank, P.O. Box 47504,  
 San Antonio, TX 78265  
 518142086 E-mail/Text: elenas@uscbcorporation.com Jun 29 2019 01:23:00 USCB Corporation,  
 P.O. Box 75, Archbald, PA 18403  
 518142085 +E-mail/Text: elenas@uscbcorporation.com Jun 29 2019 01:23:00 USCB Corperation,  
 101 Harrison Street, Archbald, PA 18403-1961  
 518142081 +E-mail/Text: EBankruptcy@UCFS.NET Jun 29 2019 01:26:28 United Consumer Finl s),  
 865 Bassett Road, Westlake, OH 44145-1194  
 518142087 E-mail/Text: vci.bkcy@vwcredit.com Jun 29 2019 01:25:29 Volkswagen Credit,  
 Attn: Bankruptcy, 1401 Franklin Boulevard, Libertyville, IL 60048-4460

TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 30, 2019

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin  
Form ID: 318

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Total Noticed: 26

Date Rcvd: Jun 28, 2019

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### CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 28, 2019 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,  
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.alexosfs.com  
Kevin C. Fayette on behalf of Debtor Kristen M Almanza kfayette@kevinfayette.com  
Rebecca Ann Solarz on behalf of Creditor RoundPoint Mortgage Servicing Corporation  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5